UPPER UWCHLAN TOWNSHIP POLICE DEPARTMENT

Instructions for Completing the ID Theft Affidavit

To make certain that you do not become responsible for any debts incurred by an identity thief, you must prove to each of the companies where accounts were opened or used in your name that you didn't create the debt.

A group of credit grantors, consumer advocates and attorneys at the Federal Trade Commission (FTC) developed an ID Theft Affidavit to make it easier for fraud victims to report information. While many companies accept this affidavit, others require that you submit more or different forms. Before you send the affidavit, contact each company to find out if they accept it.

It will be necessary to provide the information in this affidavit anywhere a **new** account was opened in your name. The information will enable the companies to investigate the fraud and decide the outcome of your claim. If someone made unauthorized charges to an **existing** account, call the company for instructions.

This affidavit has two parts:

- **Part One** the ID Theft Affidavit is where you report general information about yourself and the theft.
- Part Two the Fraudulent Account Statement — is where you describe the fraudulent account(s) opened in your name. Use a separate Fraudulent Account Statement for each company you need to write to.

When you send the affidavit to the companies, attach copies (NOT originals) of any supporting documents (for example, driver's license or police report). Before submitting your affidavit, review the disputed account(s) with family members or

friends who may have information about the account(s) or access to them.

Complete this affidavit as soon as possible. Many creditors ask that you send it within two weeks. Delays on your part could slow the investigation.

Be as accurate and complete as possible. You may choose not to provide some of the information requested. However, incorrect or incomplete information will slow the process of investigating your claim and absolving the debt. Print clearly.

When you have finished completing the affidavit, mail a copy to each creditor, bank, or company that provided the thief with the unauthorized credit, goods, or services you describe. Attach a copy of the Fraudulent Account Statement with information only on accounts opened at the institution to which you are sending the packet, as well as any other supporting documentation you are able to provide

Send the appropriate documents to each company by certified mail, return receipt requested, so you can prove that it was received. The companies will review your claim and send you a written response telling you the outcome of their investigation. Keep a copy of everything you submit.

If you are unable to complete the affidavit, a legal guardian or someone with power of attorney may complete it for you. Except as noted, the information you provide will be used only by the company to process your affidavit, investigate the events you report, and help stop further fraud. If this affidavit is requested in a lawsuit, the company might have to provide it to the requesting party.

Completing this affidavit does not guarantee that the identity thief will be prosecuted or that the debt will be cleared.

If you haven't already done so, report the fraud to the following organizations:

1. Any one of the nationwide consumer reporting companies to place a fraud alert on your credit report. Fraud alerts can help prevent an identity thief from opening any more accounts in your name. The company you call is required to contact the other two, which will place an alert on their versions of your report, too.

•**Equifax:** 1-800-525-6285; www.equifax.com

•Experian: 1-888-EXPERIAN (397-3742); www.experian.com

•TransUnion: 800-680-7289; www.transunion.com

In addition to placing the fraud alert, the three consumer reporting companies will send you free copies of your credit reports, and, if you ask, they will display only the last four digits of your Social Security number on your credit reports.

2. The security or fraud department of each company where you know, or believe, accounts have been tampered with or opened fraudulently. Close the accounts. Follow up in writing, and include copies (NOT originals) of supporting documents. *It's important to notify credit card companies and banks in writing*. Send your letters by certified mail, return receipt requested, so you can document what the company received and when. Keep a file of your correspondence and enclosures.

When you open new accounts, use new Personal Identification Numbers (PINs) and passwords.

Avoid using easily available information like your mother's maiden name, your birth date, the last four digits of your Social Security number or your phone number, or a series of consecutive numbers.

- 3. Contact your local police or the police in the community where the identity theft took place to file a report. Get a copy of the police report or, at the very least, the number of the report. It can help you deal with creditors who need proof of the crime.
- 4. The Federal Trade Commission. By sharing your identity theft complaint with the FTC, you will provide important information that can help law enforcement officials across the nation track down identity thieves and stop them. The FTC also can refer victims' complaints to other government agencies and companies for further action, as well as investigate companies for violations of laws that the FTC enforces.

You can file a complaint online at www.consumer.gov/idtheft If you don't have Internet access, call the FTC's Identity Theft Hotline, toll-free: 1-877-IDTHEFT (438-4338); TTY: 1-866-653-4261; or write: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

ID Theft Affidavit

Victim Informatio	n			
1. My full legal nar	ne is(First)	(Middle)	(Last)	(Jr., Sr., III)
2. (If different from	above) When the event	s described in this affida	avit took place, I	was known as
(First)	(Middle)	(Last)	(Jr.	, Sr., III)
3. My date of birth i	s(day/month/year)			
4. My Social Securi	ty number is			
5. My driver's licen	se or identification card	state and number are _		
6. My current addre	ss is			
7. I have lived at thi	s address since(m	onth/year)		
8. (If different from	above) When the even	ts described in this affid	lavit took place, n	ny address was
City	Sta	te	_ Zip Code	
9. I lived at the add		until _ month/year)	(month/year)	
10. My daytime tele	phone number is ()		
My evening tele	phone number ()		

Nan	ne	Phone Number
Hov	v the Fraud Occurred	
11.	cck all that apply for items 11-17: ☐ I did not authorize anyone to use my recredit, loans, goods or services described	name or personal information to seek the money, in this report.
12.	☐ I did not receive any benefit, mone described in this report.	ey, goods or services as a result of the events
13.	☐ My identification documents (for example)	mple, credit cards; birth certificate, driver's license;
	Social Security card; etc.) were □ stoler	n □ lost on or about
		(day/month/year)
14.	(for example, my name, address, date of	ief, the following person (s) used my information birth, existing account numbers, Social Security identification documents to get money, credit, wledge or authorization:
	Name (if known)	Name (if known)
	Address (if known)	Address (if known)
	Phone number(s) (if known)	Phone number(s) (if known)
	Additional information (if known)	Additional information (if known)
15.	☐ I do NOT know who used my inform credit, loans, goods or services without n	nation or identification documents to get money, my knowledge or authorization
16.	- · · · · · · · · · · · · · · · · · · ·	e, description of the fraud, which documents or y thief gained access to your information.)

(Attach additional pages as necessary.)

Name	Phone Number		
Victim's Law Enforcement Actions			
17. (Check one) I □ am □ am not willing who committed this fraud.	ng to assist in the prosecution of the person(s)		
	orizing the release of this information to law g them in the investigation and prosecution of d.		
19. (check all that apply) I \square have \square have	ve not reported the events described in this		
<u>*</u>	recement agency. The police \Box did \Box did not ontacted the police or other law enforcement		
(Agency #1)	(Officer/Agency personnel taking report)		
(Date of report)	(Report number, if any)		
(Phone number)	(email address, if any)		
(Agency #2)	(Officer/Agency personnel taking report)		
(Date of report)	(Report number, if any)		
(Phone number)	(email address, if any)		
Documentation Checklist			
	on you are able to provide to the companies iginals) to the affidavit before sending it to the		
driver's license, state-issued ID card or	ed photo-identification card (for example, your your passport). If you are under 16 and don't by of your birth certificate or a copy of your parollment and place of residence.		
Name	Phone Number		

21.	☐ Proof of residency during the time the dismade or the other event took place (for exampname, a copy of a utility bill or a copy of an in	ole, a rental/lease agreement in your
22.	☐ A copy of the report you filed with the poare unable to obtain a report or report number in Item 19. Some companies only need the re You may want to check with each company.	from the police, please indicate that
Sign	ature	
to the that that the and/or deem or reother	tify that, to the best of my knowledge and belies affidavit is true, correct, and complete and nothis affidavit or the information it contains may be local law enforcement agencies for such act appropriate. I understand that knowingly may presentation to the government may constitute a federal, state, or local criminal statutes, and no isonment or both.	hade in good faith. I also understand y be made available to federal, state, ion within their jurisdiction, as they king any false or fraudulent statement a violation of 18 U.S.C. § 1001 or
(Sign	nature)	(Date Signed)
(Not	ary)	
pleas	ck with each company. Creditors sometimes r se have one witness (non-relative) sign below t avit.]	- · · · · · · · · · · · · · · · · · · ·
Witn	ness:	
(Sign	nature)	(Printed Name)
(Date	e)	(Telephone Number)

		Phone N	lumber	
	Frau	udulent Account Statem	ent	
you're notifyinList only the accepted.If a collection a	copies of this page ag and only send count(s) you're di	ompleting this Statemer e as you need. Complete a se it to that company. Include a sputing with the company reconstatement, letter or notice aboration original).	parate page for e a copy of your sign eiving this form.	ned affidavit. See the example
account(s) was/we	of the event(s) ere opened at) described in the ID your company in my g my personal information	name without	my knowledge,
editor Name/Address company that opened account or provided the ds or services)	Account Number	Type of unauthorized credit/goods or services provided by creditor (if known)	Date issued or opened (if known)	Amount/Value Provided (the amount charged of the cost of the goods/services)
	01234567-89	Auto loan	01-05-2002	\$25,000.00
ample mple National Bank Main Street umbus, Ohio 22722				

$\hfill\square$ During the time of the accounts described above, I had the following account open with your company:
Billing Name
Billing Address
Account Number